

AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph on page 20, lines 5-10, as follows:

FIG. 9 [[8]] shows an example screen for the generation of the temporary account 50. The user 11 enters the ID (payment destination ID) 68 of the seller 13 to whom the money is to be transferred, and a money value 69. Then, when the user 11 clicks on an "open" button 70, the temporary account 50 is generated.

Please amend the paragraph starting on page 20, line 11, and ending on page 21, line 2, as follows:

FIG. 8 [[9]] shows the state of the thus generated temporary account 50. A number 71 for the temporary account 50, and a balance 72 are displayed, as are a state 73 for the user 11 and a state 74 for the seller 13. The state of the temporary account 50 can also be displayed on the terminals of both the user 11 and the seller 13. The state 73 of the user 11 indicates that the user's lock 51 has been employed, and that the seller's lock 52 has not been used. Since this state has been identified, the user 11 and the seller 13 can at any time obtain the state of the temporary account 50. The user 11 and the seller 13 can also designate the deposit of money, the withdrawal of money, and the locking and unlocking of the temporary account 50 using a link 75 at the bottom of the screen. For example, when "Mr. Mizuta", who is the user 11, desires to

release the user's lock 51 on the temporary account 50, he need only click on the "unlock" selection in the link 75. And when "IBM (IBM, Japan)" clicks on the lock in the link 75, the seller's lock 52 can be applied to the temporary account 50.